

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:
BERNAL, GUSTAVO
BERNAL, MARY SOOKHOO

Case No.: 19-30122 (JKS)
Chapter: 7
Judge: JOHN K. SHERWOOD

NOTICE OF PROPOSED ABANDONMENT

Jay L. Lubetkin, Chapter 7 Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:	Jeanne A. Naughton, Clerk US Bankruptcy Court, District of New Jersey MLK Jr. Federal Building 50 Walnut Street Newark, NJ 07102
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If an objection is filed, a hearing will be held before the Honorable JOHN K. SHERWOOD on [HEARING DATE] at [HEARING TIME] a.m. at the United States Bankruptcy Court, Courtroom No. _____. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property:	6405 Boulevard East, Apt. E1 West New York, NJ 07093 Current Market Value: \$180,000.00
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Liens on property:	\$301,988.08
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Amount of equity claimed as exempt:	\$
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Objections must be served on, and requests for additional information directed to:

NAME: /s/Jay L. Lubetkin, Chapter 7 Trustee
FIRM NAME: Rabinowitz, Lubetkin & Tully, L.L.C.
ADDRESS: 293 Eisenhower Parkway, Suite 100, Livingston, New Jersey 07039
TELEPHONE NO: (973) 597-9100
SUBMITTED BY: Jay L. Lubetkin POSITION: Chapter 7 Trustee PHONE: (973) 597-9100
DATED: December 9, 2019

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Gustavo Bernal
Mary Sookhoo Bernal
DebtorsCase No. 19-30122-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf905Page 1 of 2
Total Noticed: 37

Date Rcvd: Dec 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2019.

db/jdb +Gustavo Bernal, Mary Sookhoo Bernal, 6405 Boulevard East, Apt. E1,
West New York, NJ 07093-4121

518529649 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540

518529653 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,
El Paso, TX 79998)

518529652 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413

518529658 +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298

518529662 +Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034,
St Louis, MO 63179-0034

518529663 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
St Louis, MO 63179-0034

518529673 +Ditech, 7360 South Kyrene Road, Tempe, AZ 85283-4583

518529674 +Eos Cca, Attn: Bankruptcy, Po Box 329, Norwell, MA 02061-0329

518529675 +Everhome Mortgage Co/Ever Bank, Attn: Bankruptcy Department, 301 West Bay Street,
Jacksonville, FL 32202-5184

518529676 +Independent Recovery Resources, Attn: Bankruptcy, 24 Railroad Ave,
Patchogue, NY 11772-3518

518529678 +Mazda Amer Credit, Attn: Customer Assistance Center, Po Box 19734, Irvine, CA 92623-9734

518529681 +Ragan & Ragan, 3100 Route 138 West, Britney Plaza, Building 1, Belmar, NJ 07719-9020

518529682 +Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515

518529691 +Wells Fargo Bank, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 10 2019 23:42:49 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 10 2019 23:42:47 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

cr +E-mail/PDF: gecsed@recoverycorp.com Dec 10 2019 23:39:44
Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

518529648 E-mail/Text: ebnbankruptcy@ahm.honda.com Dec 10 2019 23:42:54 American Honda Finance,
Attn: Bankruptcy, Po Box 168088, Irving, TX 75016

518529654 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 10 2019 23:38:57 Capital One,
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

518529657 +E-mail/Text: bk.notifications@jpmchase.com Dec 10 2019 23:42:37 Chase Auto Finance,
Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076

518529665 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 10 2019 23:42:32 Comenity Bank/Talbots,
Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

518529668 E-mail/PDF: DellBKNotifications@resurgent.com Dec 10 2019 23:40:01
Dell Financial Services LLC, Attn: President/CEO, Po Box 81577, Austin, TX 78708

518529669 +E-mail/PDF: pa_dc_ed@navient.com Dec 10 2019 23:39:58 Dept of Ed / Navient,
Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635

518529670 +E-mail/Text: mrdiscen@discover.com Dec 10 2019 23:41:50 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025

518529672 +E-mail/Text: dplbk@discover.com Dec 10 2019 23:43:09 Discover Personal Loan,
Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954

518529677 +E-mail/Text: bk@lendingclub.com Dec 10 2019 23:43:12 LendingClub, Attn: Bankruptcy,
71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967

518529679 +E-mail/PDF: cbp@onemainfinancial.com Dec 10 2019 23:40:34 OneMain Financial,
Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013

518529680 +E-mail/PDF: cbp@onemainfinancial.com Dec 10 2019 23:38:40 OneMain Financial,
Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251

518529684 +E-mail/PDF: gecsed@recoverycorp.com Dec 10 2019 23:40:43 Synch/Lord & Taylor,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518529683 +E-mail/PDF: gecsed@recoverycorp.com Dec 10 2019 23:39:44 Synch/cheapoair Plcc,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518531726 +E-mail/PDF: gecsed@recoverycorp.com Dec 10 2019 23:38:49 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

518529685 +E-mail/PDF: gecsed@recoverycorp.com Dec 10 2019 23:38:50 Synchrony Bank/ JC Penneys,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

518529687 +E-mail/PDF: gecsed@recoverycorp.com Dec 10 2019 23:39:46 Synchrony Bank/Care Credit,
Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061

518529688 +E-mail/PDF: gecsed@recoverycorp.com Dec 10 2019 23:40:45 Synchrony Bank/Gap,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

518529689 +E-mail/PDF: gecsed@recoverycorp.com Dec 10 2019 23:39:43 Synchrony Bank/Lowes,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

518529690 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 10 2019 23:41:41
Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,
Weldon Spring, MO 63304-2225

TOTAL: 22

District/off: 0312-2

User: admin
Form ID: pdf905

Page 2 of 2
Total Noticed: 37

Date Rcvd: Dec 10, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518529650* +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518529651* +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518529655* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518529656* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518529659* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
518529660* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
518529661* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
518529664* +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
St Louis, MO 63179-0034
518529666* +Comenity Bank/Talbots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518529667* +Comenity Bank/Talbots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518529671* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025
518529686* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
TOTALS: 0, * 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2019 at the address(es) listed below:

Aileen Perez on behalf of Joint Debtor Mary Sookhoo Bernal aperezesq@yahoo.com,
aperezesq@yahoo.com
Aileen Perez on behalf of Debtor Gustavo Bernal aperezesq@yahoo.com, aperezesq@yahoo.com
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com,
rgaydos@rltlawfirm.com
Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,
NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6